



PATENT
18680-250518

~~#24D~~
5/6/01 A.W.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:) Art Unit: 2175
PHILIP T. DAVIS, ET AL.)
Serial No.: 09/328,856) Examiner: SAMUEL G. RIMELL
Filed: June 9, 1999)
For: METHOD AND SYSTEM FOR)
PROVIDING INSURANCE PROTECTION)
AGAINST LOSS OF RETIREMENT)
ACCUMULATIONS IN A TAX FAVORED)
DEFINED CONTRIBUTION PLAN IN THE)
EVENT OF A PARTICIPANT'S DISABILITY)
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04/27/2004 HVUOM61 00000048 09328856

02 FC:2202
03 FC:2201

**396.00 OP
559.00 OP**

RESPONSE AND AMENDMENT

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APR 29 2004

Commissioner for Patents
P.O. Box 1450
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Technology Center 2100

Dear Sir:

In response to the Office Action dated October 24, 2003 in connection with the above-identified application, the due date for response to which has been extended to April 24, 2004 by the enclosed Petition for Extension of Time, please enter and consider the following amendments and remarks.